

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

IN RE:	
VINCENT M WENDOWSKI Debtor	Chapter 13 Case No. 24-11587-PMM
CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ONE, N.A.	
Movant	
v.	
VINCENT M WENDOWSKI (Debtor)	
ROBERTA D SMITH (Co-Debtor)	
KENNETH E. WEST (Trustee)	
Respondents	

MODIFYING
ORDER TERMINATING AUTOMATIC STAY

AND NOW, this 17th day of June, 2025, upon consideration of the Motion for Relief from Automatic Stay (“Motion”), filed by Capital One Auto Finance, a division of Capital One, N.A. (“Movant”), and any response thereto, and good cause having been shown, it is hereby

ORDERED, that the Motion be, and the same is hereby **GRANTED**; and it is further modified
ORDERED that the Automatic Stay imposed by 11 U.S.C. § 362 is terminated, permitting Capital One Auto Finance, a division of Capital One, N.A., and its successors and assigns, to exercise its rights under applicable law against the Property; and Capital One Auto Finance, a division of Capital One, N.A. is allowed to enforce the contract rights as it pertains to the 2010

Honda CR-V VIN No. 5J6RE4H38AL080043 to obtain possession of and/or dispose of the Property; and it is further

ORDERED, that Relief from the Automatic Stay is granted allowing Movant to proceed under applicable non-bankruptcy law to enforce its remedies and obtain possession of and/or dispose of the Property and/or allowing Movant, through its agents, servicers and representatives to contact Debtor and/or Debtor's counsel for the purpose of engaging in discussions and consideration for possible solutions and/or resolutions; and it is further

ORDERED, that the Order be binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Code; and it is further

ORDERED, that this Order is immediately effective and is not stayed by operation of law, notwithstanding the stay provisions of Fed. R. Bankr. P. 4001(a)(4).

BY THE COURT:

Date: June 17, 2025



Honorable Patricia M. Mayer
U.S. Bankruptcy Judge